IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Patent Application of CHRISTOPHER WARNOCK, KEN ABRAMS and RICK HOLZGRAFE For: METHOD AND APPARATUS FOR **IMPROVED INFORMATION** TRANSACTIONS

San Francisco, California

Patent Application Assistant Commissioner for Patents Washington, D.C. 20231

By Express Mail No: EL195032595US

Dated: February 4, 2000

PATENT APPLICATION TRANSMITTAL

Sir:

Transmitted herewith for filing is the patent application of inventors CHRISTOPHER WARNOCK, KEN ABRAMS and RICK HOLZGRAFE, for "METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS." Enclosed are:

- 1. 30 pages of the specification, including 54 claims and an abstract; and
- + sheets of drawings.

This application claims priority from provisional patent application Serial No. 60/,159,737, filed October 15, 1999.

The filing fee will be calculated and sent at a later date.

Dated: February 4, 2000.

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